

THE BETTER CHOICE.

Too little do we gaze on nature's face—
Too much have dwelt in colleges and
towns.
Where man pursues the miserable race
Of wealth and mere book learning. The
muse frowns.
On him whose footsteps o'er the breezy
downs
Seldom have pressed; our need is solitude,
For the harsh dissonance of the city
drowns
Those dreams of virtue, loveliness and
good,
Which in the breast of youth, however
stuffed, brood.
Let us arise and shake away the dust
Of brick and pavement from our flying
feet.
All former visions from remembrance
thrust.
And even forget that once we trod the
street.
Up in the mountains haply we may
meet
Those glorious fancies that still shun the
thrang;
The hills' wild music, tremulous and
sweet.
Will lend a softer cadence to our song.
The cataract's curbless strength may
teach us to be strong.
And flowers and perfumes and untainted
air
And forests green with dark cathedral
glooms,
And the fleet birds, whose mission is to
hear
Nature's true music on their outspread
plumes,
And mossy banks and overhanging
blooms
Of trailing honeysuckle—these shall teach
Our tongues to breathe the passion that
consumes
The inmost spirit, and we shall learn a
speech
Wide-general enough all human hearts to
reach.
Sports Afield.

THANKFUL TILLY.

THE storekeeper's horse had com-
plimented his oats by
running away. He
had scattered his
load over several
rods of highway,
and reduced the
wagon to kindling
wood; but he had
also demolished a
fence with which
a "cottager" had
undertaken to close a path that had
been free for a generation, and the old
settlers who met at the store to talk it
over were not so sympathetic as they
might have been.
"Ain't nothin' so bad, but it could
be wuz, Isaac," asserted Cap'n Pome-
roy, who was deaf and dogmatic. "The
boss might 'a' missed that air fence,"
he argued, with the confidence of one
who is seldom contradicted. "He might
'a' stewed into the main road 'n' tramp-
ed on a young one, whereas, you bein'
selec'man, he's saved you 'n' Pillsbury
the job of havin' the fence took down,
consequently."
"That don't pay me for ten bushel o'
corn," the storekeeper ventured to sug-
gest.
"Hey?"
"Ten bushel o' corn!" the storekeeper
repeated. Then, as Cap'n Pome-
roy snarled disapproval, and the others
seemed equally ready to question his
public spirit he hastened to add: "Oh,
I'm glad 's you be that the fence is
down; I don't begrudge the corn, not
any to speak of. I ain't a-goin' to say
I'm glad I lost it, though; can't expect
the town, can ye?"
"Hey?"
"Tildy Peters would hev," another
speaker put in. He had entered so
quietly that the storekeeper jumped
aside, surprised, and thereby gave him
an opening to the most coveted corner,
close to the cracker-barrel. It was a
place that the storekeeper found it
safer to reserve for a toothless patri-
arch, but since the thing was done he
made the best of it.
"What's that about 'Tildy, Uncle
Aaron?" he inquired.
"Oh, th' ain't no great of a story
about her. It wuz her gin'ral disposi-
tion, 's ye might say, that made me
speak up. 'Thankful Tildy,' everybody
called her."
"She 'n' her man lived over on the old
Bascom place. Lived there till some-
where 'bout '60, 'n' then they moved
out West, 'n' I last heard of 'em Sim
found a gold mine 'n' they wuz big as
any toads in the puddle. I s'picion gold
mines must lay on top of the ground
out in that country. Sim never would 'a'
dug for one—not in his right mind, he
wouldn't."
"Lazier 'n' Sam Hill, he wuz, al'ays
plannin' out ways to save work, 'n'
lettin' things go while he figgered on
'em. Didn't hev no downright lazy
habits, ye know. Jest plain lazy wuz
what ailed him. His part of the place
looked like Poorhouse Corner. Hers
wuz different, mind ye, 'n' so was she.
Never no hens roosted on her while
she wuz inventin' a aig-gatherer, I bate
ye!"
"You'd 'a' thought she'd worried
about Sim's bein' so easy goin'; but ye
can't tell nothin' about women-folks.
For all she wuz so s'pry, nobody ever
heard her find fault. It wuz all 'tother
way. If he did somethin'—or didn't do
somethin'—that stirred up a muss, she
al'ays fished 'round till she found a
blessin' in it."
"I recollect her proceedin' one time,
'n' I guess 't wuz the only time, that
Sim did somethin' like work. 'Twixt
one thing 'n' another, he kep' it up for
nigh a fortnit. Fust it wuz to git rid of
a woodchuck that had growed up fond
o' garden sass. Sim didn't have no
state fair c'lection o' veg'tables when
they begun to look like the fag-end o'
desolation. The critter wouldn't touch
anything with 'pison in it. Sim tried
him, faithful. Looked as though th'
only thing to do wuz to dig him out."
"I d'know whether you ever started
to oncarth a woodchuck? I hev; it's
easier talked about than done. A good

smart woodchuck d' burred to Chiny.
If you could head him straight down.
Sim followed this one's trail 'bout thirty
foot, 'n' then he didn't 'pear to be any
nearer the woodchuck's bedroom 'n' he
wuz at first. When Sim quit diggin',
'count o' takin' a creek in his back, I f'r
one didn't feel to blame him.
"T wuz jest about the time he quit
that a story got 'round consarnin' old



THE OLD SETTLERS WHO MET AT THE STORE.

Cap'n Bascom. Some says it started
with a shipmate o' his, that knowed
certain, that the Cap'n brung home a
good deal o' money from his last cruise.
He had money, wasn't no doubt o' that,
but when he died the only vallybles
that wuz found on him wuz a silver
three-pence 'n' a snuffbox. Jim Bascom,
that was his brother, lived 'n' died
without any clew to any more. But
this 'ere story had it that the Cap'n had
a belt full when he left Portland to
come home, the last time, 'n' must 'a'
brought it to the island.
"So whilst the creek wuz gittin' out
of his back, Sim he supposed to do
some profit'able meditat'n. Didn't
seem to him the Cap'n would 'a' hid
his money in the house, f'r Aunt Polly
would hev found it (she was a master
hand for findin' out things that didn't
belong to her, Aunt Polly wuz). Over
'n' above that, Sim concluded the Cap'n
wouldn't take it to the barn. That had
been burnt down since the Bascoms
time, anyhow; seemed 's if an old sailor
'd rather hev his belongin's outdoors,
where the 'wuz landmarks, as it ware,
'n' when Sim got it nattered down to
this, he 'lowed he could spot the place.
"That wuz a big boulder, right anigh
the stone wall where Sim had been
a-diggin' for woodchuck. It weighed
three ton, mebbe. No livin' man could
'a' got under it to hide anythin'! But
Sim wouldn't let that stump him, a'ter
he made up his mind. He dug round
the aidge's a little, 'n' found some angle-
worms 'n' saw-bugs, 'n' made a big
hole down in the lower no'theast corner
o' the rock.
"Tildy didn't say nothin' ag'in his
foolishness. Fact is, I callate, she didn't
know the whole of it. Prob'ly Sim
didn't tell her he wuz aimin' to oncover
the univarse, their part of it, to find
buried treasures. I know he didn't
give her no warnin' when he touched
the thing off, f'r he told me so. She
wuz in the butt'ry, gittin' ready to
churn, when he lighted his fuse and
laid down behind the stone wall.
"Well, sir! Sim done a good enough
job, that time. That air boulder went
off like the crack o' doom 'n' busted
into more 'n' forty million pieces. Sim
could hear 'em a-rippin' 'n' a-tearin'
for an hour, scemed to him, 'n' he didn't
hardly dast to git up 'n' find out what
he had done. When he did wipe the
dust out of his eyes 'n' peek over the
wall, he see that one piece o' rock had
knocked down the chimney, 'n' another
had sailed clean through the butt'ry
winde—'n' he wuz jest narin' himself
to go in 'n' pick up his wife when, lo
'n' behold! she stuck her head out.
"She looked kind o' unsettled, wha?
with a cut on her forehead 'n' the skim
milk runnin' out of her hair, 'n' I guess
for a minute Sim thought he wuz goin'
to git his come-uppance. But she wuz
starin' every which way 'n' didn't seem
to see him. Sim thought she wuz gone
looney. He wuz gittin' ready to ask
her, when all of a sudden she p'int
him to a streak of somethin' that wuz
lickety-splittin' out o' sight.
"Ain't that nice, Sim?" she says.
"You've broke up that old woodchuck,
ain't ye?"
"No!" Uncle Aaron added crustily,
a moment later (one of the small boys
had asked a question and spoiled his
climax). "No, consarn ye! Tae' wa'n't
nothin' under the boulder."—Detroit
Free Press.

Millions in It.
A German who had vainly tried to
make a fortune in many ways at last
fell ill. But on what the doctor declared
to be his deathbed an idea with millions
in it struck him. He sent for a lawyer
and dictated a will, in which he be-
queathed vast sums of money to his
wife, his family, and various charitable
institutions. The lawyer, a notorious
talker, spread the tidings, and great
was the chagrin of numerous acquaint-
ances to think how they had neglected
to pay court to the dying millionaire.
Our strategist was not so ill as the doc-
tor supposed, and presently he recovered.
Then it was that fortune-hunters
began to flock to him, and he recovered
him to invest their money,
urged him to accept loans, and gave
him a credit second to none in the city.
At first he coyly refused these flatter-
ing testimonials, but was gradually
forced to relent, and, having lived in
clover for a considerable time, has just
failed for an enormous sum.

No More Escapes.
After filling the post of prison warden
for ten years Bruschini adopted the
profession of grave digger.
"What led you to change your occupa-
tion?" inquired a friend.
"The circumstance that in my new
employment I have no escape to fear."
—Il Papagallo.

REPORTS OF CHIEFS.

SECRETARIES REVIEW WORK AND MAKE SUGGESTIONS.

Herbert Wants More Battle Ships and
Torpedo Boats—Eckels Tells All
About Banks—Lamont Is Pleased
with the Condition of the Army.

Affairs of a Nation.
The total number of national banks or-
ganized since June 20, 1863, has been
5,023. There were in active operation
on Oct. 31, 3,715, with an authorized
capital stock of \$664,136,915, repre-
sented by 285,190 shareholders; average num-
ber of shares, 2,136; shareholders, 77.
The total amount of their circulation out-
standing was \$213,887,630, of which
amount \$190,180,961 was secured by
United States bonds, and \$23,706,669 by
lawful money deposited with the Treas-
urer of the United States.

During the report year forty-three
banks were organized, located in twenty
different States, with an aggregate cap-
ital stock of \$4,890,000. Of these new
banks twenty-eight, with a capital stock
of \$2,530,000, are in the northern and
northwestern section of the country, and
fifteen, with a capital stock aggregating
\$2,360,000, in the south and southwest.
The number of banks organized during
the year was less than 30 per cent. of the
yearly average.

There was a net increase during the
year of \$10,779,597 in the amount of cir-
culation secured by bonds and a gross
increase of \$6,322,540 in the total circula-
tion.
Of the 3,715 banks in active operation,
2,991, with a capital stock of \$536,725,
832, are in the northern and northeast-
ern half of the country, and 814, with a
capital stock of \$126,848,350, in the south
and southwest. There are 2,611 national
banks located east of the Mississippi
River, with a capital stock of \$527,612,
792, and 1,104 west of the Mississippi,
with a capital stock of \$139,261,290.
The number of banks leaving the system
by reason of the expiration of their
corporate existence was four. During the

yearly regiments is recommended. Four
companies is the size command recom-
mended for one officer's control. Increase
from 800 to 2,000 yards in effectiveness
of small arms is noted. The battalion
organization of State militia is commended.
For the contemplated increase in
force \$1,200,000 will be required annually.
Over \$5,000,000 reduction of expense
for regular force, per year, has been ef-
fected. It is said the staff force of officers
is too great, nearly one-third of the
\$5,000,000 of salaries going to this class.
The present chiefs of bureaus in the
staff organization of the army are pro-
nounced capable and efficient men, in
every way worthy of the responsible
places they occupy and zealous in the
faithful performance of duty. But a
plan to insure retirement after a term of
years, and promotion of next in rank, is
recommended. The relations between
regular army and State militia are most
gratifying. At need, over 100,000 volun-
teers, equipped for active duty in the
highest sense, could be placed in the field
within forty-eight hours. Considerable
space is filled by the Secretary in consid-
ering the questions of seacoast defenses,
dynamite guns, etc., and river and harbor
improvements and numerous other sub-
jects are considered.

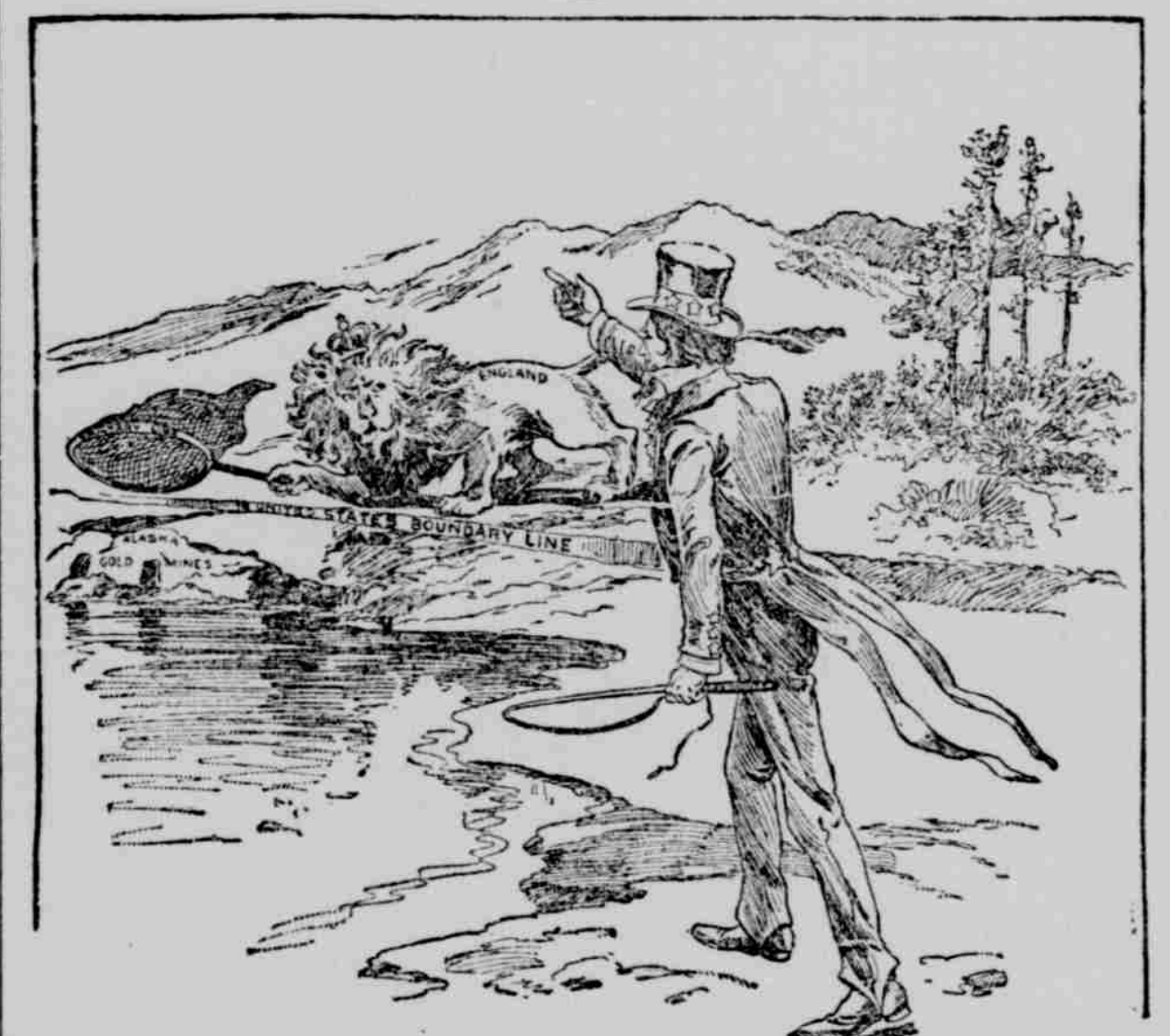
SECRETARY HERBERT'S DESIRE.

Two More Battleships and Twelve Torpedo Boats Recommended.

Secretary Herbert, in his annual re-
port, shows the progress made during the
year in the construction of Government
crisiers, and speaks in high praise of the
workmanship on the new navy. He also
outlines the work under contract, and
says:

"An inspection of the relative strength
of navies will furnish, it is believed, all
the argument now needed for the con-
tinuation of the building program here-
fore indicated by the action of Congress.
We are not in want of ordinary unarm-
ed cruisers or of gunboats, but we are
lamentably deficient in torpedo-boats, and
we certainly need more battleships. An
inspection of the building programs of
other nations will demonstrate that the
lessons taught at Yalu and Wei Hai Wei
have tended to confirm the belief of naval
experts throughout the world in the ef-
ficiency of these two classes of vessels.

CALLING HIM OFF.



Uncle Sam—Hi, there! Get out of that! You're getting altogether too near my back yard!—Chicago Tribune.

year ending Oct. 31, 1896, the corporate
existence of twenty-eight banks will ex-
pire. In the succeeding ten years, from
1896 to 1905, the corporate existence of
880 banks will expire. The number of
banks leaving the system during the year
through voluntary liquidation was fifty-
one, having a capital stock of \$6,093,100
and circulation of \$1,152,000.

Receivers for thirty-six banks have
been appointed during the year. The
aggregate capital stock of these banks
was \$5,235,920 and their circulation \$1,
063,402. Of these banks, two, with a
capital stock of \$450,000, were reported
last year as being in voluntary liquida-
tion, and nine, with a capital stock of
\$2,750,000, were of the number of banks
which closed their doors in 1895 and sub-
sequently resumed business, but through
continued business depression and the
slow character of their assets were un-
able to meet their obligations, and were
thus compelled to go into insolvency.

The following amendments to the law
are recommended:

"1. That the Comptroller be empow-
ered to remove officers of national banks
for violations of law and mismanage-
ment.

"2. That loans to executive officers and
employees be restricted and made only on
the approval of the board of directors.

"3. That the assistant cashier, in the
absence of the cashier, be authorized to
sign the circulating notes of the bank
and reports of condition.

"4. That some class of public officers
be empowered to administer the general
oaths required by the national bank act.

"5. That bank examiners be required
to take an oath of office and execute a
bond.

"6. That upon a day in each year, to
be designated by the Comptroller, the
directors of national banks shall be re-
quired to make an examination of the
affairs of the banks and submit to the
Comptroller a report.

"7. That the Comptroller be author-
ized to issue circulating notes to the par
value of the bonds deposited by them
with the Treasurer of the United States
to secure such notes.

"8. That the semi-annual tax on cir-
culating notes of national banks be re-
duced to one-fourth of 1 per cent. per annum."

LAMONT'S REPORT.

Some Changes Recommended—Mat-
ters Generally Satisfactory.

In his annual report Secretary Lamont
shows the active strength of the army
to be 20,584 of all arms. The new law
regulating enlistments has greatly im-
proved the personnel of the army, and has
not impeded required enlistments. Of
7,780 men recruited during the year
5,518 were native born. The strictness
of the examinations, physical, mental
and moral, may be measured from the
fact that 38,249 applicants were rejected.
The addition of two companies to each
of twenty-five infantry regiments, and
two foot batteries to each of five artil-

FICTION OUTDONE.

A Girl's Sudden Fancy for an Old Man at a Reception.

Sometimes you meet with such stories
as that of Col. James P. Stanford in
a play or a novel which unfolds what
is seemingly an utterly improbable
train of events. To Col. Stanford it
seems like a terrible nightmare; so
much so, indeed, that he is said to be
ruined in body and mind. He left his
young bride of two months some forty-
five years ago to go to South America.
News soon came saying that she was
dead. He wrote many letters and got
no answers. Then he met with reverses
and disappointments, and it was many
years before he saw the United States
again. For the last twenty years he
has been a lecturer on the lecture
courses of the towns and smaller cities.

At a reception given to him in Mor-
ristown, Pa., recently, he met a
young woman to whom he took a great
fancy. They became so friendly that
the lecturer told her the sad story of
his early life. He had meant no more
than to touch a girl's sentiment with
the story of a young bride's death. But
she supplied it with a sequel as aston-
ishing and calmly cruel as the climax
of one of Thomas Hardy's short stories,
and the mere telling of which would
wring the heart of the least sentiment-
tal of maid.

"Isn't it strange?" she said. "My
grandfather's name was the same as
yours, and he left his bride to go to
South America. But he, and not his
bride, died."

A few direct questions and the long
lost father knew the truth. He led the
young woman to one side and asked:
"Is your grandmother still living?"
When the young woman, who was as
yet quite unconscious of what the an-
swer meant to the charming, gray-hair-
ed man before her, said that his wife
was dead he nearly swooned, and since
that moment his friends speak of him
as being no longer himself. He has
met the daughter who was unborn
when he left his young wife, and who
is now a mature matron of 44, but
seems to be unable to recover from the
shock of the news about his wife—of
the thought that she had lived so many
years after he supposed that she was
dead. He has cancelled all of his
lecture engagements, and will retire to
his home in Wheaton, Ill., and his
daughter and granddaughter will do all
in their power to make his last days
comfortable.

Turtle-Egg Butter.

The Amazon and its affluents abound
in turtles, says Dr. Kidder, in his "Bra-
zil and the Brazilians." In September
and October, the months when the eggs
are deposited, the streams will be fairly
speckled with turtles, paddling their
clumsy carapaces up to their native
sandbar. They lay from eighty to one
hundred and twenty eggs every other
year. Turtle egg butter is a substance
peculiar to this part of the globe.

When the turtles come to the sand
beaches to lay their eggs, so great are
their numbers that the noise of their
shells striking against each other in
rush is said to be sometimes heard at
long distances. Their work commences
at dusk and ends with the following
dawn.

During the daytime the inhabitants
collect these eggs and pile them up in
heaps, like the stacks of cannon balls
seen at a navy yard. These heaps are
often twenty feet in diameter, and of
a corresponding height. While yet
fresh the eggs are thrown into wooden
canoes or other large vessels and broken
with sticks and stamped fine with the
feet. Water is then poured on, and
the whole is exposed to the rays of the
sun. The heat brings the oily matter of
the eggs to the surface, from which it
is skimmed with curys and shells. After
this it is subjected to a moderate
heat until ready for use.

When clarified, it has the appearance
of butter that has been melted. It al-
ways retains the taste of fish oil, but is
much prized for seasoning by the In-
dians and those who are accustomed
to its use. It is conveyed to market in
earthen jars.

In earlier times it was estimated that
nearly two hundred and fifty millions
of turtle eggs were annually destroyed
for the manufacture of this mauliege.
The government now regulates the tur-
tle egg harvest, so that there may not
be such wholesale destruction. There
are some extensive beaches which yield
two thousand pots of oil annually.
Each pot contains five gallons, and re-
quires about twenty-five hundred eggs,
which would give a total of five million
eggs destroyed in one locality.

Looking Forward to Conflict.

It has been noticed that for some
time past there have been mysterious
purchases of old helmets of the cavalry
regiments stationed along the eastern
frontier of France. It is supposed
these purchases are made on account
of the German cavalry scouts, as, in
case of hostilities, wearing the French
helmet, and with their great cloaks
hiding their uniform, it would be easy
for them to reconnoiter positions quiet-
ly.

Worst of All.

"There's nothing worse in this world
than ostentation," said Garraway.
"Oh, yes, there is," said Gorse. "Bos-
tontation is much worse."
"What is Bostontation?"
"Ostentation plus Boston," said Gar-
raway.—Harper's Bazar.

Short Acquaintance.

Flora (at the seaside)—What sort of a
fellow is he, anyway?
Julia—I don't know. I've only been
engaged to him since last evening.—
Life.

Crane that Lifts 150 Tons.

It is said that the largest crane in
the world is at the Krupp iron works.
It lifts and turns a weight of 150 tons.

MIXED FILLY WITH WIFE.

Talk of a Racing Man Who Bragged About Both.

A certain Houston racing man was
married some months ago. He also is
the proud possessor of a fine 2-year-old
filly that has made five and a half fur-
longs in 1:30, and he expects her to do
better at the next races. He has named
the filly after his wife and both of them
are dear to his heart. A Houston Post
man, who ran across him, found him
quite willing to talk.

"Yes," he said, "I am the happiest
man in Texas. Bessie and I are keep-
ing house now, and getting quite well
settled down. That filly of mine is go-
ing to do wonders yet. Bessie takes as
much interest in her as I do. You know,
I have named her for my wife. She's a
thoroughbred. I tell you, it's a fine sight
to see her trotting around at home."

"Who, the filly?"
"No, my wife. She's going to bet
twelve dozen pairs of kid gloves on
Bessie next time she goes in. I have
but one objection to her. She goes
with her head on one side, and, of
course, cross-legged, and tears off her
shoes."

"Your w-w wife?"
"No; what's the matter with you? The
filly. It pleases me very much to have
my friends inquire about Bessie. She
is getting to be quite a favorite. I had
hard work to get her, too. She trots
double without a break."

"The filly, you mean?"
"No, my wife. I took Bessie out driv-
ing with the filly yesterday. Bessie's
a daisy. She's a little high in one shoul-
der and a trifle stiff in one leg, but her
wind is all right. What do you think of
her back?"

"Really, I—I never had the pleas-
ure of meeting your wife, but I have no
doubt."
"What are you talking about? I mean
the filly. The races come off just on the
anniversary of our marriage. The races
are going to be a big thing. You know
we have been married just a year. I
expect Bessie to do wonders. There's
a newcomer going to be here that we
are looking for with much interest. You
must really come out and see our first
event."

"I—I—I—really, it would be indeli-
cate. I—you must really excuse me—I
never saw anything of the kind; I—
I—"

"Oh, there's nothing wrong about
horse races. They're fine sport. So
long, now. I've got to go and take Bes-
sie out and sweat her a little."

A Horse's Tail.

In well-formed horses the tail should
be strong at the root, rising high from
the croup, the direction of which it fol-
lows. When this is horizontal the tail
is gracefully carried, especially when
the horse is moving. With powerful,
good-shaped horses it is often carried
upward, or even curved over the back,
especially when the horse is lively.
The health and strength of the animals
are, according to popular notions, indi-
cated by the resistance the tail offers to
manual interference and by the way in
which it is carried. To some extent
also it affords an indication of the
horse's disposition.

A fidgety horse usually has the tail,
like the ears, always in motion; when
about to kick, the tail is drawn down-
ward between the legs; when the animal
is fatigued or exhausted then it is
drooping and frequently tremulous;
and with some horses, when galloping,
is it swung about in a circular manner
or lashed from side to side. There
can scarcely be any doubt also that,
like the tail of birds, it assists in the
horse's movements, as when the animal
is galloping in a small circle, or rap-
idly turning round a corner, it is curved
to the inner side.

With well-bred horses the hair of the
tail is comparatively fine and straight,
and often grows to such a length that
it reaches the ground; coarse-bred
horses may also have the hair long,
but then it is usually very thick and
strong, and more or less frizzly, though
soft curly hair may occasionally be no-
ticed in the tail of thoroughbred horses.
In some horses there is a tendency to
shedding of the tail hair (this, like that
of the mane, tail, forelock, fetlocks and
some other parts, is permanent, and not
shed at certain seasons, as in other re-
gions of the body); the horse is then
said to be "rat-tailed," and there is a
popular saying to the effect that such a
horse is never a bad one. In other in-
stances the tail hair falls off except at
the end of the dock, where it forms a
tuft, and the horse is then "cow-tailed"
or "mule-tailed."

Entirely Satisfactory.

In a late social encounter Charley
covered himself with glory. He was cap-
turing on a porch of the summer res-
ort. A pair of soft little hands cov-
ered his eyes, and a sweet voice com-
manded, "Guess who it is." Nothing
very dreadful for Charley in this, you
think; but then, you don't know that
Charley was engaged to two girls, and,
for the life of him, couldn't decide
which voice it was, which made the sit-
uation very embarrassing. A wrong
guess would lead to complications aw-
ful to think of. But a happy thought
inspired Charley, and he announced,
"It's the dearest, sweetest little girl in
all the world." "Oh, you lovely boy!"
gurgled the satisfied one, as she remov-
ed her hands. And now Charley thinks
of applying for a foreign ministry, feel-
ing that his talents would be wasted
in any other than a diplomatic field.

Next Best Thing.

Willie E. Kent—Can't you let me off
this afternoon to attend my grandma's
funeral?
Staidto Home—Not very well; but you
can slip out now and then to look at the
score.—New York World.

When the first baby is about a year
old, almost all the money in the house
may be found in the baby's bank.